

Information to identify the case:

Debtor 1	<u>Pircilio Guerrero</u>	Social Security number or ITIN	xxx-xx-7683
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-24419-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pircilio Guerrero
aka Ramon Pircilio de Je Guerrero Marte

3/19/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Pircilio Guerrero
DebtorCase No. 18-24419-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 16

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db Pircilio Guerrero, 529 43rd St, Union City, NJ 07087-2611
 cr +BANK OF AMERICA, N.A., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 cr +U.S. Bank National Association, not in its individ, P.O. Box 55004, Irvine, CA 92619-5004
 517779847 Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 517652475 Hudson County Sheriff, 595 Newark Ave, Jersey City, NJ 07306-2394
 517652476 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517705496 Palisades Collection, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 518166058 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517652477 Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
 518758900 +U.S. Bank - RMTP Trust, Series 2019-C, c/o Rushmore Loan Management Services,
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2020 23:58:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 19 2020 23:58:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517726377 E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2020 00:07:42
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517726408 E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2020 00:07:40
 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
 Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 518184520 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2020 00:07:38
 LVNV Funding, LLC its successors and assigns as as, PO Box 10587,
 Greenville, SC 29603-0587
 517742924 +EDI: JEFFERSONCAP.COM Mar 20 2020 03:28:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517705988 Margarita Pulgan
 517705989 Yaritza Palacios
 517705494* Hudson County Sheriff, 595 Newark Ave, Jersey City, NJ 07306-2394
 517705495* KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517705497* Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
 518758901* +U.S. Bank - RMTP Trust, Series 2019-C, c/o Rushmore Loan Management Services,
 P.O. Box 55004, Irvine, CA 92619-5004

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 16

Date Rcvd: Mar 19, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

Elizabeth K. Holdren on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for Bank of America, N.A. eholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com
Emmanuel J. Argentieri on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMTP Trust, Series 2019-C c/o Rushmore Loan Management Services bk@rgalegal.com
Emmanuel J. Argentieri on behalf of Creditor Shellpoint Mortgage Servicing bk@rgalegal.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Steven D. Pertuz on behalf of Debtor Pircilio Guerrero pertuzlaw@verizon.net, Gl646l@notify.cincompass.com
Steven P. Kelly on behalf of Creditor BANK OF AMERICA, N.A. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8